

**COMMONWEALTH OF KENTUCKY
HEALTH REIMBURSEMENT ARRANGEMENTS
PUBLIC EMPLOYEE HEALTH INSURANCE PROGRAM
KENTUCKY EMPLOYEES' HEALTH PLAN**

(As Amended and Restated)

Effective Date: January 1, 2007

Amended Date: March 25, 2020

Amending 2019 Health Reimbursement Arrangements Plan

**COMMONWEALTH OF KENTUCKY
HEALTH REIMBURSEMENT ARRANGEMENTS
PUBLIC EMPLOYEE HEALTH INSURANCE PROGRAM
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**Plan Document Amendment Extending the Run-Out Period for
Waiver General Purpose HRAs, Integrated HRAs, and Waiver Dental/Vision Only HRAs**

The Commonwealth of Kentucky's 2019 Health Reimbursement Arrangements Plan Document established a 90-day Run-Out Period after the end of the 2019 Plan Year during which an Employee may be reimbursed for eligible Medical Expenses incurred during an Employee's Waiver General Purpose HRA or Integrated HRA 2019 Coverage Period. See, Section 6.08(a).

The Commonwealth of Kentucky's 2019 Health Reimbursement Arrangements Plan Document established a 90-day Run-Out Period after the end of the 2019 Plan Year during which an Employee may be reimbursed for eligible Dental and Vision Expenses incurred during an Employee's Waiver Dental/Vision Only HRA 2019 Coverage Period. See, Section 7.08(a).

On March 6, 2020, Governor Andy Beshear issued Executive Order 2020-215 declaring that a State of Emergency exists in the Commonwealth of Kentucky related to the novel coronavirus (COVID-19).

On March 9, 2020, Governor Beshear issued Executive Order 2020-220 declaring a State of Emergency specifically related to insurance and the novel coronavirus. To comply with the Executive Order, the Plan waived all cost-sharing including copayments, coinsurance, and deductible for screening and testing for COVID-19 as specified by the Centers for Disease Control and Prevention (CDC). In addition, the Plan waived any prior authorization requirements for screening and diagnostic testing for COVID-19.

On March 13, 2020, President Donald Trump declared a national state of emergency related to COVID-19.

Further actions of Governor Beshear to slow the spread of COVID-19 included, but are not limited to, the closing of schools and businesses, recommending social distancing, cancelation of in-person public services, prohibiting face-to-face meetings in certain circumstances, and encouraging Commonwealth employers to permit employees to telecommute.

In an effort to assist Employees who may not be able to comply with the strict Run-Out Period deadline established in the 2019 Health Reimbursement Arrangements Plan Document, the 2019 Plan Document is hereby amended as follows to extend the Run-Out Period for Waiver General Purpose HRA, Integrated HRA, and Waiver Dental/Vision Only HRA claim reimbursement from 90 days to 120 days:

- 2.36 Run Out Period means *one hundred twenty (120)* ~~ninety (90)~~ days after the end of the Plan Year (i.e. April 30 ~~March 31~~). Requests for reimbursements submitted

after the HRA Run Out Period will not be reimbursed.

6.08 HRA Reimbursement Procedure

- (a) Timing. In accordance with the HRA Summary Plan Description, claims for reimbursements of Medical Expenses incurred in any Coverage Period shall be paid as soon as it is administratively feasible following the date that the claim is submitted. This is provided, however, that any claim incurred during a Coverage Period shall be submitted no later than four (4) ~~three (3)~~ months after the end of the Plan Year ("Run Out Period") during which the Medical Expense is incurred. The claims deadline for mid-year termination or cancelation of an HRA is four (4) ~~three (3)~~ months after the end of the Plan Year of the claim service date. The claim must have been incurred on or prior to the last date of employment service.

The Participant may submit requests for reimbursement of eligible Medical Expenses at any time prior to the end of the HRA Run Out Period and that were incurred during the Participant's eligible Coverage Period. The HRA Run Out Period is four (4) ~~three (3)~~ after the end of the Plan Year. Requests for reimbursements submitted after the HRA Run Out Period will not be honored and no reimbursement will be made.

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6.14 Reimbursements from HRA after Termination of Participation; COBRA

When a Participant ceases to be a Participant under Section 3.02, the Participant will not be able to receive reimbursements for eligible Medical Expenses incurred after the end of the day on the last day of the last pay period worked or the Participant otherwise ceases to be eligible. However, such Participant (or the Participant's estate) may claim reimbursement for any eligible Medical Expenses incurred during the Coverage Period prior to the last day of the last pay period worked, provided that the Participant (or the Participant's estate) files a claim within four (4) ~~three (3)~~ months after the end of the Plan Year in which the Medical Expense was incurred.

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7.08 HRA Reimbursement Procedure

- (a) Timing. In accordance with the Waiver Dental/Vision Only HRA

Summary Plan Description, claims for reimbursements of Dental and Vision Expenses incurred in any Coverage Period shall be paid as soon as it is administratively feasible following the date that the claim is submitted. This is provided, however, that any claim incurred during a Coverage Period shall be submitted no later than four (4) ~~three (3)~~ months after the end of the Plan Year ("Run Out Period") during which the Medical Expense is incurred. The claims deadline for mid-year termination or cancelation of an HRA is four (4) ~~three (3)~~ months after the end of the Plan Year of the claim service date. The claim must have been incurred on or prior to the last date of employment service.

The Participant may submit requests for reimbursement of eligible Dental and Visions Expenses at any time prior to the end of the Waiver Dental/Vision Only HRA Run Out Period and that were incurred during the Participant's eligible Coverage Period. The Waiver Dental/Vision Only HRA Run Out Period is four (4) ~~three (3)~~ months after the end of the Plan Year. Requests for reimbursements submitted after the Waiver Dental/Vision Only HRA Run Out Period will not be honored and no reimbursement will be made.

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7.14 Reimbursements from HRA after Termination of Participation; COBRA

When a Participant ceases to be a Participant under Section 3.02, the Participant will not be able to receive reimbursements for eligible Dental and Vision Expenses incurred after the end of the day on the last day of the last pay period worked or the Participant otherwise ceases to be eligible. However, such Participant (or the Participant's estate) may claim reimbursement for any eligible Dental and Vision Expenses incurred during the Coverage Period prior to the last day of the last pay period worked, provided that the Participant (or the Participant's estate) files a claim within four (4) ~~three (3)~~ months after the end of the Plan Year in which the Dental and Vision Expense was incurred.

Unless otherwise permitted by this Plan document, a Participant in the Waiver Dental/Vision Only HRA is not entitled COBRA Continuation Coverage.

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IN WITNESS WHEREOF, and as conclusive evidence of the adoption of the foregoing amendment to the Public Employee Health Insurance Program, Kentucky Employees' Health Plan, Flexible Benefits Plan Document, the undersigned has caused this Amendment to be executed in its name and on its behalf, on this 25th day of March, 2020.

**COMMONWEALTH OF KENTUCKY
PERSONNEL CABINET
DEPARTMENT OF EMPLOYEE INSURANCE**

BY: 
Jenny Goins, Commissioner

DATE: 3/25/2020

WITNESS: 